

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brent M. McBeth
Debtor

Case No. 19-03035-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 24, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2024:

Recip ID	Recipient Name and Address
db	+ Brent M. McBeth, 103 Old Ford Dr., Camp Hill, PA 17011-8336
5415468	+ PennyMac Loan Services, LLC, c/o, McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
5223720	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5223412	Velocity Investmetns, LLC, 1800 NJ-34 #404a, Belmar, NJ 07719

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jun 24 2024 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5241519	EDI: ATLASACQU	Jun 24 2024 22:39:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5469410	Email/Text: ebnnotifications@creditacceptance.com	Jun 24 2024 18:46:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5223405	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 24 2024 18:46:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
5223415	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jun 24 2024 18:46:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5223406	+ EDI: PHINGENESIS	Jun 24 2024 22:45:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5223416	EDI: IRS.COM	Jun 24 2024 22:39:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5223407	+ EDI: LENDNGCLUB	Jun 24 2024 22:39:00	LendingClub Corporation, Dept. 34268, P.O. Box 39000, San Francisco, CA 94139-0001
5223408	+ Email/Text: Bankruptcies@nragroup.com	Jun 24 2024 18:46:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5223409	+ Email/Text: notices@burt-law.com	Jun 24 2024 18:46:00	Neil Sarker, Esquire, 1060 Andrew Dr., Suite 170, West Chester, PA 19380-5601
5223410	+ EDI: AGFINANCE.COM	Jun 24 2024 22:39:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
5236485	+ EDI: AGFINANCE.COM	Jun 24 2024 22:39:00	Onemain, PO Box 3251, Evansville, IN 47731-3251
5223419	EDI: PENNDEPTREV	Jun 24 2024 22:39:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5223419	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 24 2024 18:46:00	PA Department of Revenue, Department 280946,

		Attn:Bankruptcy, Harrisburg, PA 17128-0946	
5223417	Email/Text: fesbank@attorneygeneral.gov	Jun 24 2024 18:46:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5249633	+ Email/PDF: ebnotices@pnmac.com	Jun 24 2024 18:55:07	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
5248118	EDI: PRA.COM	Jun 24 2024 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5223411	+ Email/PDF: ebnotices@pnmac.com	Jun 24 2024 18:55:06	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
5233166	EDI: Q3G.COM	Jun 24 2024 22:39:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5247616	EDI: Q3G.COM	Jun 24 2024 22:39:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
5223720	^ MEBN	Jun 24 2024 18:40:37	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5223418	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Jun 24 2024 18:46:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5223420	^ MEBN	Jun 24 2024 18:40:27	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5245725	EDI: AIS.COM	Jun 24 2024 22:45:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5234098	+ EDI: WFFC2	Jun 24 2024 22:39:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
5223413	+ EDI: WFFC2	Jun 24 2024 22:39:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
5223414	+ EDI: CAPITALONE.COM	Jun 24 2024 22:39:00	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
TOTAL: 27			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court:, Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5243941	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5345346	*+	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2024 at the address(es) listed below:

Name	Email Address
Atlas Acquisitions LLC	bk@atlasacq.com
Denise E. Carlon	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 1 Brent M. McBeth jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor PennyMac Loan Services LLC ecfmail@mwc-law.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1

Brent M. McBeth

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9220

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-03035-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brent M. McBeth

6/24/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.